

a slot adapted to accept a document associated with the customer transaction;

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means for customer authorizing an agreement for the document to be processed in accordance with an automated account clearing process; and

an image scanner acquiring at least one image of the document; and

a communication interface coupled to a central document clearinghouse and adapted to communicate the document image following customer authorization of the agreement to the central document clearinghouse for automated account clearing processing of the document.

2. (Amended) The automated point-of-sale check processing system according to claim 1, wherein the image scanner further obtains field information from the document image, and wherein the communication interface communicates the field information along with the document image to the central document clearinghouse for automated account clearing processing of the document.

3. (Amended) The automated point-of-sale check processing system according to claim 1, wherein the means for customer authorizing comprises a printer for imprinting indicia of verbal authorization received from the customer on the document.

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4. (Amended) The automated point-of-sale check processing system according to claim 1, wherein the means for customer authorizing comprises means for imprinting an authorization agreement for the automated account clearing process on the document.

5. (Amended) The automated point-of-sale check processing system according to claim 4, wherein the imprinting means comprises a stamp for stamping the authorization agreement on the document.

6. (Amended) The automated point-of-sale check processing system according to claim 5, wherein the stamp further includes a promise to pay as well as the authorization agreement.

7. (Amended) The automated point-of-sale check processing system according to claim 4, wherein the imprinting means includes a printer adapted to print an authorization agreement for the automated account clearing process on the document submitted by a customer.

8. (Amended) The automated point-of-sale check processing system according to claim 1, wherein the means for customer authorizing comprises means for imprinting an authorization

agreement for the automated account clearing process on a receipt for the customer transaction.

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9. (Amended) The automated point-of-sale check processing system according to claim 8, wherein the imprinting means comprises a stamp for stamping the authorization agreement on the receipt.

10. (Amended) The automated point-of-sale check processing system according to claim 9, wherein the stamp further includes a promise to pay as well as the authorization agreement.

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12. (Amended) The automated point-of-sale check processing system according to claim 1, wherein means for customer authorizing comprises means for displaying an authorization agreement for the automated account clearing process to the customer.

13. (Amended) The automated point-of-sale check processing system according to claim 12, further comprising an electronic signature pad and an electronic pen, the electronic signature pad adapted to receive a signature from the customer to execute the authorization agreement.

14. (Amended) The automated point-of-sale check processing system according to claim 12, further comprising a data input

device wherein the customer actuates the data input device to execute the authorization agreement.

15. (Amended) The automated point-of-sale check processing system of claim 1, wherein the means for customer authorizing comprises a printer for printing an authorization agreement for the automated account clearing process on the document, further comprising a transport mechanism for conveying the document past the printer and returning the document to the customer for execution of the authorization agreement by the customer.

17. (Amended) The automated point-of-sale check processing system of claim 1, wherein the means for customer authorizing comprises a printer for printing an authorization agreement for the automated account clearing process on the document, and wherein the printer is further adapted to inscribe the document with an indicia of cancellation.

18. (Amended) The automated point-of-sale check processing system of claim 17, wherein the slot is further adapted to return the canceled document to the customer at the site of the transaction.

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19. (Amended) The automated point-of-sale check processing system of claim 1, wherein the means for customer authorizing comprises a printer for printing an authorization agreement for the automated account clearing process on the document, further comprising a second printer adapted to inscribe the document with an indicia of cancellation.

20. (Amended) The automated point-of-sale check processing system of claim 1, wherein the means for customer authorizing comprises a printer for printing an authorization agreement for the automated account clearing process on the document, further comprising a second printer adapted to inscribe the document with a transaction amount.

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22. (Amended) The automated point-of-sale check processing system of claim 1, further including an input device through which a transaction amount is keyed in, the document scanner further including means for recognizing a transaction amount in the imaged document and adapted to compare the recognized transaction amount against the keyed in transaction amount.

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25. (Amended) The automated point-of-sale check processing system of claim 1, wherein the image scanner further comprises a single scanhead.

26. (Amended) The automated point-of-sale check processing system of claim 1, wherein the image scanner further comprises multiple scanheads.

27. (Amended) The automated point-of-sale check processing system of claim 1, wherein the image scanner further comprises:

a mirror for receiving an image of a first side of the document;

a single scanhead for receiving the image reflected from the mirror of the first side of the document and obtaining an image of the a second side of the document; and

a transport mechanism for moving the document past the mirror and the single scanhead.

28. (Amended) The automated point-of-sale check processing system of claim 1, wherein a plurality of documents are scanned and a plurality of document images are transmitted by the communication interface in a batch to the central document clearinghouse.

29. (Amended) The automated point-of-sale check processing system of claim 1, wherein the document scanner transports and scans the document such that a longer edge of the document is perpendicular to a direction of transport.

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30. (Amended) The automated point-of-sale check processing system of claim 1, wherein the document scanner transports and scans the document such that a longer edge of the document is parallel to a direction of transport.

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32. (Amended) A method of processing a document at the site of a customer transaction comprising the steps of:

obtaining an agreement from a customer authorizing a document associated with the customer transaction to be processed in accordance with an automated account clearing process;

scanning the document to acquire an image thereof; and

communicating the image of the document following customer authorization of the agreement to a central document clearinghouse for automated account clearing processing of the document.

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34. (Amended) The method of claim 33, wherein the step of checking for indicia of cancellation is done prior to obtaining the agreement.

35. (Amended) The method of claim 32, comprising the step of obtaining the agreement verbally from the customer.

36. (Amended) The method of claim 35, comprising the step of imprinting indicia of the verbal agreement on the document.

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37. (Amended) The method of claim 32, further comprising the step of imprinting the agreement on the document.

38. (Amended) The method of claim 37, wherein the step of imprinting comprises stamping the agreement on the document.

39. (Amended) The method of claim 38, wherein the imprinting further includes a promise to pay as well as an authorization agreement.

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41. (Amended) The method of claim 32, further comprising the step of imprinting the agreement on a receipt associated with the customer transaction.

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43. (Amended) The method of claim 41, wherein the step of imprinting further includes stamping a promise to pay as well as the agreement.

44. (Amended) The method of claim 32, wherein the step of scanning further obtains field information from the document image, and wherein the step of communicating communicates the field information along with the document image to the central document clearinghouse for automated account clearing processing of the document.

45. (Amended) The method of claim 32, further comprising the step of displaying the agreement to the customer on a video screen.

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46. (Amended) The method of claim 45, further comprising the step of obtaining an electronic signature from the customer to execute the agreement.

47. (Amended) The method of claim 45, further comprising the step of providing a button for the customer to press to execute the displayed agreement.

48. (Amended) The method of claim 32, further comprising the step of printing the agreement on the document.

49. (Amended) The method of claim 32, further comprising the step of returning the document to the customer for execution of the agreement.

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51. (Amended) The method of claim 50, further comprising the step of returning the canceled document to the customer at the site of the transaction.

52. (Amended) The method of claim 32, wherein the step of scanning comprises the step of scanning a plurality of documents to acquire a plurality of images thereof.

53. (Amended) The method of claim 52, wherein the step of communicating comprises the step of transmitting the plurality of images to the central clearinghouse in a batch.

54. (Amended) The method of claim 32, further comprising the step of scanning the document such that a longer edge of the document is perpendicular to a direction of transport.

55. (Amended) The method of claim 32, further comprising the step of scanning the document such that a longer edge of the document is parallel to a direction of transport.

57. (Amended) An automated check processing system for accepting and processing checks from a customer comprising:

a document scanner including:

means for customer authorizing an agreement for the check to be processed in accordance with an automated check clearing process;

an image scanner adapted to obtain images of checks; and

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a communication interface coupled to a central check clearinghouse and adapted to communicate the check images following customer authorization of the agreement to the central check clearinghouse where automated check clearing processing is performed.

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59. (Amended) The automated check processing system according to claim 57, wherein the image scanner further obtains field information from the check image, and wherein the communication interface communicates the field information along with the check image to the central check clearinghouse for automated check clearing processing of the check.

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61. (Amended) The automated check processing system according to claim 57, wherein each document scanner further comprises a printer adapted to print the agreement on the checks.

62. (Amended) The automated check processing system according to claim 61, wherein each document scanner further comprises a transport mechanism for returning the checks printed with the agreement to the customer.

64. (Amended) The automated check processing system of claim 61, wherein the printer is further adapted to inscribe a transaction amount on the checks.

65. (Amended) The automated check processing system of claim 57, wherein the image scanner scans an endorsement side of the checks.

66. (Amended) The automated check processing system of claim 57, wherein the image scanner includes a single scanhead.

67. (Amended) The automated check processing system of claim 57, wherein the checks have a first and a second side and the image scanner comprises:

a mirror for receiving images of the first side of the checks;
a single scanhead for receiving the image reflected from the mirror of the first side of the checks and obtaining an image of a second side of the checks; and

a transport mechanism for moving the checks past the mirror and the single scanhead.

71. (Amended) The automated check processing system of claim 57, wherein each document scanner further comprises a MICR reader for reading MICR data from the checks.

72. (Amended) The automated check processing system of claim 57, wherein the image scanner comprises a first and a second scanhead.

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73. (Amended) The automated check processing system of claim 57, wherein each document scanner comprises a single acceptance and return slot.

74. (Amended) The automated check processing system of claim 57, wherein the communication interface communicates a plurality of images in a batch to the central check clearinghouse.

75. (Amended) An automated check processing system, the system comprising:

a document scanner adapted to obtain images of checks having a first side and a second side, the checks being fed into the document scanner, wherein the scanner has a mirror for receiving images of a first side of the checks, a single scanhead for receiving the reflected image from the mirror of the first side of the checks and obtaining an image of the second side of the checks, a transport mechanism for moving the checks past the mirror and the single scanhead and for transporting the checks to and from the customer, and a controller coupled to the transport mechanism;

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a processor for obtaining information from the check images and storing the information in a memory, whereby said memory creates image files; and

a communication interface coupled to a central check clearinghouse and adapted to communicate the image files to the central check clearinghouse for automated check clearing processing.

76. (Amended) The automated check processing system of claim 75, further comprising a printer adapted to print an agreement on the checks authorizing the checks to be processed by the central check clearinghouse in accordance with an automated check clearing process.

77. (Amended) The automated check processing system of claim 76, the printer further adapted to inscribe a transaction amount on the checks.

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79. (Amended) The automated check processing system of claim 75, wherein the document scanner obtains a plurality of image files and the communication link communicates the images in a batch to the central check clearinghouse.

80. (Amended) A method of accepting and processing checks from a customer comprising the steps of:

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obtaining from the customer an agreement authorizing a check to be processed in accordance with an automated check clearing process;

providing a document scanner operating to obtain images of checks fed into the document scanner; and

communicating check images following customer authorization of the agreement to a central check clearinghouse where automated check clearing processing is performed.

81. (Amended) The method of claim 80, including the step of obtaining full images of the checks.

82. (Amended) The method of claim 80, wherein the document scanner further operates to obtain field information from the check image, and wherein the step of communicating includes communicating the field information along with the check image to the central check clearinghouse for automated check clearing processing of the check.

83. (Amended) The method of claim 80, further including the step of obtaining images of selected portions of the checks.

AM 90. (Amended) The method of claim 80, wherein a plurality of check images are obtained and the step of communicating transmits the plurality of images to the central check clearinghouse in a batch.

A18 103. (Amended) An automated check processing system for accepting and processing checks from a customer comprising:

a document scanning device containing:

a document image scanner for obtaining images of the checks that are fed into the document scanning device;

a printer adapted to print an agreement on the checks authorizing processing of the checks in accordance with an automated check clearing process and inscribe a transaction amount on the checks in response to a customer purchase;

a transport mechanism for returning the checks with the imprinted agreement to the customer;

a processor for obtaining field data from the check images;

a memory for storing the check images and the field data;
and

a communication interface for coupling the document scanning device to a central check clearinghouse and communicating the check images and field data to the central

check clearinghouse for automated check clearing processing of the checks.

104. (Amended) The automated check processing system according to claim 103, further comprising a controller coupled to the document image scanner and the transport mechanism for controlling the movement of the transport mechanism.

105. (Amended) The automated check processing system of claim 103, wherein the document image scanner comprises a single scanhead.

106. (Amended) The automated check processing system of claim 103, wherein the document image scanner comprises a first and a second scanhead.

107. (Amended) The automated check processing system of claim 103, wherein the checks have a first and a second side and the document image scanner comprises:

a mirror for receiving images of the first side of the checks;
a single scanhead for receiving reflected images from the mirror of the first side of the checks and obtaining an image of the second side of the checks; and

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a transport mechanism for moving the checks past the mirror and the single scanhead.

[Please add the following new claims:]

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110. (New) An automated point of sale processing system for processing customer transactions, comprising:

a video screen for displaying an authorization agreement;
an electronic signature pad and an electronic pen, the electronic signature pad adapted to receive a signature from a customer approving the authorization agreement;

a document scanner located at a site of a customer transaction comprising a slot adapted to accept a document, the document scanner acquiring at least one image therefrom following customer approval of the authorization agreement; and

a communication link coupled to a central clearinghouse and adapted to communicate information represented by the at least one image to the central clearinghouse for processing of the document.

111. (New) An automated point of sale processing system for processing customer transactions, comprising:

a document scanner located at a site of a customer transaction comprising a slot adapted to accept a document, the document scanner acquiring at least one image therefrom, after having obtained an authorization agreement from the customer;

a printer adapted to inscribe the document with indicia of cancellation; and

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a communication link coupled to a central clearinghouse and adapted to communicate information represented by the at least one image to the central clearinghouse for processing of the document.

112. (New) A method of processing a document at the site of a customer transaction comprising the steps of:

obtaining an executed authorization agreement from a customer;
scanning the document and acquiring an image therefrom;
checking the document for indicia of cancellation; and

communicating information represented by the image of the document to a central clearinghouse for processing of the document.

113. (New) A method of processing a document at the site of a customer transaction comprising the steps of:

obtaining an executed authorization agreement from a customer
by:

displaying the authorization agreement to the customer on a video screen; and

providing an electronic signature pad and electronic pen for receiving a signature from the customer to execute the authorization agreement;

scanning the document and acquiring an image therefrom; and

communicating information represented by the image of the document to a central clearinghouse for processing of the document.

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114. (New) A method of processing a document at the site of a customer transaction comprising the steps of:

obtaining an executed authorization agreement from a customer;
scanning the document and acquiring an image therefrom;
inscribing the document with indicia of cancellation; and
communicating information represented by the image of the document to a central clearinghouse for processing of the document.

115. (New) A method of processing a document at the site of a customer transaction comprising the steps of:

obtaining an executed authorization agreement from a customer;
scanning the document and acquiring an image therefrom;
adding a transaction amount to the document; and
communicating information represented by the image of the document to a central clearinghouse for processing of the document.

116. (New) An automated check processing system for accepting and processing checks from a customer comprising:

a printer adapted to inscribe a transaction amount on checks;
a plurality of document scanners, the document scanners adapted to obtain images of checks after obtaining an authorization

agreement from the customer, wherein the checks are fed into the document scanners; and

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a communication link coupled to a central clearinghouse and adapted to communicate the images to the central clearinghouse.

117. (New) An automated check processing system for accepting and processing checks from a customer purchasing merchandise having a transaction amount, the system comprising:

a plurality of document scanners, the document scanners adapted to obtain images of checks having a first side and a second side, the checks being fed into the document scanners, wherein the scanners have a mirror for receiving images of a first side of the checks, a single scanhead for receiving the images from the mirror of the first side of the checks and receiving images of the second side of the checks, a transport mechanism for moving the checks past the mirror and the single scanhead and for transporting the checks to and from the customer, a printer adapted to print an authorization agreement and inscribe the transaction amount on the checks, and a controller coupled to the transport mechanism and the document scanners;

a processor for obtaining information from the full images and selected images of the check and storing the information in a memory, whereby said memory creates image files and stores the full images and selected images; and

a communication link coupled to a central clearinghouse and adapted to communicate the image files to the central clearinghouse.

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118. (New) A check clearing system, comprising:
a point of sale processing unit including:

a slot into which a check used by a customer in connection with a purchase is deposited;

an imager operable to obtain an image of the deposited check;

a transport mechanism that conveys the deposited check from the slot past the imager; and

an interface through which the point of sale processing unit outputs the check images;

a communications link connected to the interface;

a central check clearinghouse connected to the communications link and operable to process the output check images and implement an automated check clearing process for the purchase.

119. (New) The system of claim 118 wherein the point of sale processing unit further includes means for customer authorizing of an agreement for the check used for the purchase to be processed in accordance with the automated check clearing process.

120. (New) The system of claim 119 wherein the means for customer authorizing comprises:

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a printer for printing the agreement on the check;
the transport mechanism conveying the deposited check from the slot past the printer.

121. (New) The system of claim 120 wherein the transport mechanism further conveys the deposited check printed with the agreement back to the slot for delivery to the customer.

122. (New) The system of claim 119 wherein the means for customer authorizing comprises:

a display upon which the agreement is presented to the customer; and

an input through which the customer authorizes the agreement.

123. (New) The system of claim 122 wherein the input is an acknowledgment key.

124. (New) The system of claim 122 wherein the input is an electronic signature capture device.

125. (New) The system of claim 119 wherein the means for customer authorizing comprises:

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a printer for printing customer authorization of the agreement on the check;

the transport mechanism conveying the deposited check from the slot past the printer.

126. (New) The system of claim 118 wherein the point of sale processing unit further includes a printer for printing indicia of cancellation on the deposited check, the transport mechanism conveying the deposited check from the slot past the printer.

127. (New) The system of claim 118 wherein the point of sale processing unit further includes a printer for printing indicia of a transaction amount for the purchase on the deposited check, the transport mechanism conveying the deposited check from the slot past the printer.

128. (New) The system of claim 118 wherein the point of sale processing unit further includes optical character recognition means for processing the check images to extract field information, the interface outputting the field information along with the check images, the central check clearinghouse processing the field information and check images in connection with implementation of the automated check clearing process for the purchase.

129. (New) The system of claim 118 wherein the imager includes a single scanhead.

130. (New) The system of claim 129 wherein the imager captures images of each side of the deposited check.

131. (New) The system of claim 118 wherein the imager includes two scanheads.

132. (New) The system of claim 118 wherein the transport mechanism further conveys the deposited check following imaging back to the slot.

133. (New) The system of claim 118 wherein the system includes a plurality of point of sale processing units networked through the communication link to the central check clearinghouse.

REMARKS

Claims 11, 40, 42, 85-86, 88-89, 91-102, and 108-109 have been canceled. New claims 110-133 have been added. Reconsideration of the application is respectfully requested.

Claims 13, 17-20, 33, 34, 46, 50, 51, 56, 64 and 77 were objected to as being dependent on a rejected base claim.